

# Service Offerings

(Financial Planning, Investment Management, Small Business Retirement Plans)

## Personal Financial Plan

### A Financial Plan is for...

- ❖ Individuals and families with several financial goals (education, retirement savings, etc)
- ❖ People with complex investment strategies (retirement plan, multiple IRAs, real estate)
- ❖ People who would like a detailed analysis of retirement needs and a plan that can be used to measure progress

### A Financial Plan includes...

- ❖ An initial meeting to go through the goals and information that will be used to create the Plan
- ❖ On-going communication to clarify information
- ❖ A final meeting to present the Plan, clarify recommendations, and go through what-if scenarios
- ❖ A hardcopy and softcopy of the plan, as well as access to financial planning tools to run your own what-if scenarios
- ❖ Follow-up calls or meetings to support successful implementation of the plan (6 month limit)

### Financial Plan components...

A financial plan is considered a living document as opposed to a one-time snapshot. Each Plan is unique depending on individual goals and priorities, but several typical topics are listed below.

- Retirement income requirements
- Education planning
- Investment allocation
- 401k/403b recommendations
- Life insurance requirements
- Long-term care needs
- Risk management
- Employee benefits/stock options

## Investment Management

### Investment management is for...

- ❖ Individuals who don't have the time or tools to follow the markets, research investments, and respond to events that could impact a portfolio
- ❖ Individuals who would rather do anything else other than follow the markets, research investments, and manage a portfolio

### Our investment philosophy...

- ❖ We use an active managed-risk approach which we believe provides a better opportunity for consistent, long-term growth than simply following the market. The goal is to achieve positive returns in a variety of market conditions.
- ❖ Although our management technique is by no means unique, it does provide more value than simply buying some mutual funds and telling the client not to sell when the market falls. The details do not fit into a paragraph, so please schedule a no-cost consultation if you would like to learn more.

## Financial Check-Up

### A financial check-up is for...

- ❖ Individuals who need one-time advice on selecting appropriate investments, but not a full-blown financial plan
- ❖ Individuals who want a second opinion on investments they have selected or received from another advisor (e.g. 401K)

### A financial check-up includes...

- ❖ A detailed analysis of your portfolio using professional portfolio analysis tools
- ❖ An un-biased opinion on whether your portfolio matches your investment goals
- ❖ Recommendations that could be implemented yourself or by your existing broker/advisor

## Small Business Retirement Plans

There are several options available to small businesses that would like to offer a retirement plan to employees or replace an existing plan. The appropriate plan depends on your objectives, cost constraints, cash flow stability, and several other considerations. The important thing is to have an independent advisor who is aligned with your interests and has no obligations to a specific plan provider or product.

### Retirement Plan Options:

- ❖ 401(k)/403(b) Plans  
There are a wide variety of 401(k) and 403(b) plans available, with a wide variety of investment options and features. We can find the one that matches your requirements and business situation the best, and clearly articulate the tradeoffs so you make the best choice for your business.
- ❖ SEP-IRA (Simplified Employee Pension IRA)
- ❖ SIMPLE IRA (Savings Incentive Match Plan for Employees)

## Fees

### Comprehensive Personal Financial Plans (\$850 - \$2000)

A fixed price will be quoted based on the complexity of the plan and the assistance needed to implement the plan.

### Financial Check-up (\$400)

### Investment Management

On-going investment management fees are deducted quarterly. They are based on Assets Under Management (\$250,000 minimum) according to the following schedule:

Assets Under Management	Annual Fee (payable quarterly)
\$0 - \$1,000,000	1.00%
Next \$2,000,000 (up to \$3M)	0.75%
Over \$3,000,000	0.50%

### Small Business Retirement Plans

The advisor fee for 401(k) and 403(b) plans is 0.50%. Administration and custody fees are billed by the plan administrator, and all fees are fully disclosed and transparent. Advisor fees for small business SEP-IRA and SIMPLE IRA plans will be negotiated on a case-by-case basis.